FORM B1 United States Bank WESTERN District of		Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse)(Last, First, I	Middle):			
Speyer, Christopher Matthew	Speyer, Amy Frances				
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): NONE	All Other Names used by the Joint Debte (include married, maiden, and trade names): NONE	or in the last 6 years			
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):9975	Last four digits of Soc. Sec. No./Competition of Soc. Sec. No./Competition one, state all) 9453	te EIN or other Tax I.D. No.			
Street Address of Debtor (No. & Street, City, State & Zip Code): 7802 NE 12th Street, #101 Vancouver WA 98664	Street Address of Joint Debtor (No. & St 7802 NE 12th Street, #101 Vancouver WA 98664				
County of Residence or of the Principal Place of Business: Clark	County of Residence or of the Principal Place of Business: Clark				
Mailing Address of Debtor (if different from street address): SAME	Mailing Address of Joint Debtor (if differ	rent from street address):			
Location of Principal Assets of Business Debtor (If different from street address above): NOT APPLICABLE					
Information Regarding the	Debtor (Check the Applicable	Boxes)			
Venue (Check any applicable box) □ Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 □ There is a bankruptcy case concerning debtor's affiliate, general	days than in any other District.	180 days immediately			
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankru the Petition is Filed				
☑ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Brown ☐ Other ☐ Clearing Bank	☐ Chapter 7 ☐ Chapter 11	☐ Chapter 13			
Nature of Debts (Check one box) ☐ Consumer/Non-Business ☐ Business ☐ Chapter 11 Small Business (Check all boxes that apply) ☐ Debtor is a small business as defined in 11 U.S.C. § 101 ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) ☐ Debtor Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3.					
Statistical/Administrative Information (Estimates only)	THIS SI	PACE IS FOR COURT USE ONLY			
☐ Debtor estimates that funds will be available for distribution to un	secured creditors.				
Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					
Estimated Number of Creditors 1-15 16-49 50-99 100-	199 200-999 1000-over				
	00,001 to \$50,000,001 to More than 0 million \$100 million				
	00,001 to \$50,000,001 to More than of million \$100 million				

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Voluntary Petition	Name of Debtor(s):	FORM B1, Page 2
(This page must be completed and filed in every case)	Christopher Speyer and	!
Prior Bankruptcy Case Filed Within Last 6	Amy Speyer	litiaal abaa4\
Location Where Filed:	Case Number:	Date Filed:
NONE	Gase Number.	Date Filed.
Pending Bankruptcy Case Filed by any Spouse, Partner or Aff	iliate of this Debtor (If more than	n one. attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
NONE		
District:	Relationship:	Judge:
Signa	atures	
Signature(s) of Debtor(s) (Individual/Joint)	Ex	hibit A
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed	(e.g., forms 10K and 10Q) wi Commission pursuant to Sec	required to file periodic reports th the Securities and Exchange tion 13 or 15(d) of the Securities requesting relief under Chapter 11) de a part of this petition
under chapter 7.	Ex	hibit B
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	` .	ed if debtor is an individual re primarily consumer debts) ed in the foregoing petition, declare
X /s/ Christopher Speyer Signature of Debtor	that I have informed the petitioner that	
X <u>/s/ Amy Speyer</u> Signature of Joint Debtor	chapter 7, 11, 12, or 13 of title 11, U explained the relief available under explain the relief available under exp	
Signature of Joint Debtor	X /s/ Charles H. Buck	•
Telephone Number (If not represented by attorney)	Signature of Attorney for Debtor(s)	Date
relephone Number (ii not represented by attorney)		
Date		hibit C
Signature of Attornov	Does the debtor own or have posse or is alleged to pose a threat of imm	
Signature of Attorney	public health and safety?	d and made a part of this petition.
X /s/ Charles H. Buckley, Jr. Signature of Attorney for Debtor(s)	No No	
Charles H. Buckley, Jr. 9048 Printed Name of Attorney for Debtor(s)	Signature of Non-At	torney Petition Preparer
Baum, Etengoff & Buckley Firm Name	§ 110, that I prepared this document provided the debtor with a copy of this	for compensation, and that I have
900 Washington Street		
Address Suite 760	Printed Name of Bankruptcy Petition Prep	parer
	Social Security Number	
Vancouver WA 98660	Address	
360-693-2002	7.66.666	
Telephone Number Date		_
Signature of Debtor (Corporation/Partnership)		
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Names and Social Security numl prepared or assisted in preparing	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		
X		d this document, attach additional riate official form for each person.
Signature of Authorized Individual	X	
Printed Name of Authorized Individual	Signature of Bankruptcy Petition Preparer	r
Title of Authorized Individual	A bankruptcy petition preparer's failu	
Date	of title 11 and the Federal Rules of B in fines or imprisonment or both 11 L	

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

In re	Christopher	Speyer	and Amy	Speyer		Case No. Chapter	7
_					/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED			
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets		ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$	0.00		
B-Personal Property	Yes	3	\$	31,888.00		
C-Property Claimed as Exempt	Yes	1				
D-Creditors Holding Secured Claims	Yes	1			\$ 14,850.00	
E-Creditors Holding Unsecured Priority Claims	Yes	1			\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	5			\$ 47,785.00	
G-Executory Contracts and Unexpired Leases	Yes	1				
H-Codebtors	Yes	1				
I-Current Income of Individual Debtor(s)	Yes	1				\$ 4,461.50
J-Current Expenditures of Individual Debtor(s)	Yes	1				\$ 4,546.05
Total Number of Sheets in All Schedules ▶		16				
		Total Assets ►	\$	31,888.00		
				Total Liabilities ►	\$ 62,635.00	

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DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read th correct to the best of my knowledge, information an	ne foregoing summary and schedules, consisting of d belief.	sheets, and that they are true and
Date:	Signature /s/ Christopher Speyer Christopher Speyer	
Date:	Signature /s/ Amy Speyer	

	n re	${\it Christopher}$	Speyer	and	Amy	Speyer
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Case No	

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property		Current Market Value	Amount of Secured Claim
	Husband Wife Join Community	W tJ	Secured Claim or	Secured Graiffi
None				None
No continuation sheets attached	TOTAL \$		0.00	
	(Papart also on Summary of Schadules)	1		

/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N	Description and Location of Property			Current Market Value of Debtor's Interest,
	o n e		Husband Wife Joint Community	-V	in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand Location: In debtor's possession		С	\$ 75.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Fred Meyer Credit Union 12001 SE Morrison Portland, OR 97208 Savings Acct#:5339099750 Location: In debtor's possession		С	\$ 8.00
		Washington Mutual 7515 E Mill Plain Vancouver, WA 98664 Checking Acct#: 1450143862 Location: In debtor's possession		С	\$ 12.00
Security deposits with public utilities, telephone companies, landlords, and others. Household goods and furnishings, including audio, video, and computer equipment.	X	Household Goods and Furnishings Location: In debtor's possession		С	\$ 200.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Wearing apparel.	x	Wearing Apparel		С	\$ 100.00
7. Furs and jewelry.		Location: In debtor's possession Jewelry		c	\$ 100.00
Firearms and sports, photographic, and other hobby equipment.	x	Location: In debtor's possession			

	/	Debtor
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Case No.

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SCHEDULE B-PERSONAL PROPERTY

	(Continuation Sheet)									
Type of Property	N	Description and Location of Property		Current Market Value of Debtor's Interest,						
	o n e	Husband Wife Join Community	eW tJ	in Property Without Deducting any Secured Claim or Exemption						
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X									
10. Annuities. Itemize and name each issuer.	X									
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Pension Plan Location: In Employer's Possession	С	\$ 26,343.00						
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x									
13. Interests in partnerships or joint ventures. Itemize.	X									
Government and corporate bonds and other negotiable and non-negotiable instruments.	X									
15. Accounts Receivable.	X									
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x									
Other liquidated debts owing debtor including tax refunds. Give particulars.	X									
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X									
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X									
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights	X									
to setoff claims. Give estimated value of each.										
21. Patents, copyrights, and other intellectual property. Give particulars.	X									
22. Licenses, franchises, and other general intangibles. Give particulars.	X									
23. Automobiles, trucks, trailers and other vehicles.		1998 Ford Windstar Location: In debtor's possession	С	\$ 3,000.00						
		1999 Ford Ranger Pick up Location: In debtor's possession	С	\$ 2,000.00						

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SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)			
Type of Property	N o	Description and Location of Property			Current Market Value of Debtor's Interest, in Property Without
	n e	C	Husband- Wife- Joint- ommunity-	-W J	Deducting any Secured Claim or Exemption
24. Boats, motors, and accessories.	X				
25. Aircraft and accessories.	X				
26. Office equipment, furnishings, and supplies.		Office Equipment Location: In debtor's possession		С	\$ 50.00
27. Machinery, fixtures, equipment and supplies used in business.	x				
28. Inventory.	X				
29. Animals.	X				
30. Crops - growing or harvested. Give particulars.	x				
31. Farming equipment and implements.	X				
32. Farm supplies, chemicals, and feed.	x				
33. Other personal property of any kind not already listed. Itemize.	X				

Page <u>3</u> of <u>3</u>

/ Debtor

Case No.

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

🛮 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Cash on hand	RCW §6.15.010(3)(b)	\$ 75.00	\$ 75.00
Deposit of money with banks	RCW §6.15.010(3)(b)	\$ 12.00	\$ 12.00
Deposit of money with banks	RCW \$6.15.010(3)(b)	\$ 8.00	\$ 8.00
Household Goods and Furnishings	RCW \$6.15.010(3)(a)	\$ 200.00	\$ 200.00
Wearing Apparel	RCW \$6.15.010(1)	\$ 100.00	\$ 100.00
Jewelry	R.C.W. \$6.15.010(1)	\$ 100.00	\$ 100.00
Pension Plan	RCW \$6.15.020	\$ 26,343.00	\$ 26,343.00
1998 Ford Windstar	RCW \$6.15.010(3)(c)	\$ 3,000.00	\$ 3,000.00
1999 Ford Ranger Pick up	RCW \$6.15.010(3)(c)	\$ 2,000.00	\$ 2,000.00
Office Equipment	R.C.W. \$6.15.010(3)(b)	\$ 50.00	\$ 50.00

Page No. ____1 of ____1

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SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding	119 3	1	area claims to report on this oblicable b.		1	1 1	<u> </u>	
Creditor's Name and Mailing Address Including Zip Code Account No: 6990 Creditor # : 1 Consumer Portfolio Services	C o d e b t o r	H- W- J C-	ate Claim was Incurred, lature of Lien, and Description and larket Value of Property Subject to Lien Husband -Wife Joint Community 9/01 Car Loan 1998 Ford Windstar	C o n t i n g e n t	Unli quidat ed	D s p u t e d	Amount of Claim Without Deducting Value of Collateral \$ 13,000.00	Unsecured Portion, if any
16355 Laguna Canyon Road Irvine CA 92618			Value: \$ 3,000.00					
Account No: 9698 Creditor # : 2 Ford Motor Credit PO Box 239801 Las Vegas NV 89123		C	9/98 Car Loan 1999 Ford Ranger Pick up Value: \$ 2,000.00				\$ 1,850.00	\$ 0.00
Account No:			Value:					
Account No:			Value:					
No continuation sheets attached	•	•		ubt oal of th		'	14,850.00	

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(Use only on last page. Report total also on Summary of Schedules

Total \$

14,850.00

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SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

the I	box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance or Support

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

n re	Christopher	Speyer	and	Amy	Speyer
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SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	0	HI W' JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 53-1 Creditor # : 1 Advanced Medical Imaging PO box 25594 Federal Way WA 98093		С	2003 Medical Bills				\$ 300.00
Account No: 4390 Creditor # : 2 Associate Recovery Systems 3225 N. Central Avenue Suite 801 Phoenix AZ 85012		С	1/96 Credit Card Purchases				\$ 4,400.00
Account No: Creditor # : 3 Capital Credit & Collection 1200 SW Eastridge St., Ste 201 Portland OR 97225		С	Medical Bills				\$ 40.00
Account No: 0466 Creditor # : 4 Capital One PO BOX 85617 Albuquerque NM 87125		С	8/00 Credit Card Purchases				\$ 2,500.00
4 continuation sheets attached	<u> </u>	ļ	(Penert total also on Summa		his p	age) a l \$	7,240.00

(Report total also on Summary of Schedules)

n re	Christopher	Speyer	and	Amy	Speyer
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SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name and Mailing Address including Zip Code Account No: 7220 Creditor # : 5 Citi Financial Inc PO Box 17127 Baltimore MD 21297-1127	C o d e b t o r	HI W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community 11/02 Line of Credit	C o n n t i n n g e n t	n I i quid a t	D i s p u t e d d	Amount of Claim \$ 2,300.00
Account No: 7220 Representing: Citi Financial Inc			Suttle & Associates 7525 SE 24th Street, #310 Mercer Island WA 98040				
Account No: 6314 Creditor # : 6 Collins Financial Services PO Box 160758 Austin TX 78716-0758		С	2004 Credit Card Purchases				\$ 1,700.00
Account No: 6314 Representing: Collins Financial Services			Nelson & Kennard 1425 River Park Drive, Ste.540 Sacramento CA 95815				
Account No: 2043 Creditor # : 7 Columbia Anethesia Group, PS PO Box 5157 Vancouver WA 98668		С	1/01 Medical Bills				\$ 250.00
Account No: 2043 Representing: Columbia Anethesia Group, PS			Columbia Collectors Inc. 1104 Main Street, Rm 311 PO Box 848 Vancouver WA 98666				
Sheet No. 1 of 4 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ached t	to Sc	hedule of (Report total also on Sum		his p	age)	4,250.00

n re <i>Ch</i>	ristopher	Speyer	and	Amy	Speyer
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Case No.		
Case No.		

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	HI W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 5164			1/03				\$ 200.00
Creditor # : 8 Continental Alliance Inc. PO BOX C-68965 Seattle WA 98168-0965			Phone Bills				
Account No: 8780	+	С	9/00				\$ 30,000.00
Creditor # : 9 Household Financial Corp 8101 NE Parkway Dr Vancouver WA 98662			Line of Credit				
Account No: 8780							
Representing: Household Financial Corp			Bishop, Lynch, & White PS 720 Olive Way Suite 1301 Seattle WA 98101-1801				
Account No: 3053	-	С	1/01				\$ 140.00
Creditor # : 10 Oxford Athletic Club 7588 Delaware Lane Vancouver WA 98664			Membership Dues				
Account No: 3053							
Representing: Oxford Athletic Club			Columbia Collectors Inc. 1104 Main Street, Rm 311 PO Box 848 Vancouver WA 98666				
Account No: 164	+	С	1/03				\$ 200.00
Creditor # : 11 Qwest PO BOX 12480 Seattle WA 98111-4480			Phone Bills				
Sheet No. 2 of 4 continuation sheets attack	ned t	o Sc	chedule of	Subt	ota	1\$	30,540.00
Creditors Holding Unsecured Nonpriority Claims			(Tota (Report total also on Summary		Tota	al\$	·

n re <i>Ch</i>	ristopher	Speyer	and	Amy	Speyer
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Case No.		
Case No.		

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name and Mailing Address including Zip Code Account No: 165	C o d e b t o r	HI W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community 1/02	C o n t i n g e n t	U n l i q u i d a t e d		Amount of Claim
Creditor # : 12 Qwest PO BOX 12480 Seattle WA 98111-4480			Phone Bills				
Account No: 7220 Creditor # : 13 Red Line Recovery Services 2350 N Forest Road, Suite 31B Getzville NY 14068-1296		С	Loan				\$ 2,300.00
Account No: Creditor # : 14 RJ Pediatric Dentist 14201 NE 20th Avenue, Building C, Suite B Vancouver WA 98686		С	3/02 Dental Bills				\$ 1,000.00
Account No: Representing: RJ Pediatric Dentist			Columbia Collectors Inc. 1104 Main Street, Rm 311 PO Box 848 Vancouver WA 98666				
Account No: 7220 Creditor # : 15 Sherman Financial Group PO Box 10497 Greenville SC 29603		С	2/02 Loan				\$ 2,300.00
Account No: Creditor # : 16 Waste Management of Vancouver PO BOX 227 Vancouver WA 98666-0227		С	Garbage				\$ 85.00
Sheet No. 3 of 4 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ched t	to So	•		his p Fot a	age)	5,755.00

n re <i>Ch</i>	ristopher	Speyer	and	Amy	Speyer
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Case No.		
Case No.		

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	HI W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	C o n t i n g e n t	U n l i qu i d a t ed	D i s p u t e d	Amount of Claim
Account No:							
Representing: Waste Management of Vancouver			D&B Receivable Managment PO Box 509 Richfield OH 44286				
Account No: 3962		С	11/98				Unknown
Creditor # : 17 Wells Fargo Home Mortgage 2600 Stockwell Drive Concord CA 94520			Forecloser				
Account No:							
Account No:							
Account No:							
Account No:							
Sheet No. 4 of 4 continuation sheets attac	hed t	o So	L chedule of	ubt	otal	I \$	0.00
Creditors Holding Unsecured Nonpriority Claims			(Tota	l of th		age)	47,785.00
			(Report total also on Summary of	of Sc	hedu	les)	47,783.00

In re	Christopher	Speyer	and	Amy	Speyer
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/	Debto
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Case No.	
	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

n re	Christopher	Speyer	and	Amy	Speyer
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/	Debto
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Case No.	

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

□ Check this box if the debtor has no codebtors

Name and Address of Codebtor	Name and Address of Creditor

	n re	Christopher	Speyer	and	Amy	Speyer
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1	Debtor
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Case No.	

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE					
Status:	RELATIONSHIP		AGE			
Married	Daughter		12			
	Daughter		9			
EMPLOYMENT:	DEBTOR		SPO	USE		
Occupation	Retail Manager	Me.	rchandiser			
Name of Employer	Fred Meyers	The	e News Group			
How Long Employed	17 years	4	years			
Address of Employer	401 NW 12th Avenue	39	00 A Industry Dri	ive	East	
	Battle Ground WA 98604	Fi	fe WA 98424			
Income: (Estimate of average	e monthly income)		DEBTOR		SPOUSE	
	s, salary, and commissions (pro rate if not paid monthly)	\$	4,238.00		1,032.00	
Estimated Monthly Overtime SUBTOTAL		\$	0.00 4,238.00		0.00 1,032.00	
LESS PAYROLL DEDU	CTIONIC	Ψ	4,230.00	Ψ	1,032.00	
a. Payroll Taxes and S		\$	656.50	\$	152.00	
b. Insurance	,	\$	0.00	\$	0.00	
c. Union Dues		\$	0.00	-	0.00	
d. Other (Specify):		\$ \$	0.00	T .	0.00	
SUBTOTAL OF PAYROLL I	DEDUCTIONS	a	656.50		152.00	
TOTAL NET MONTHLY TA	KE HOME PAY	\$	3,581.50	\$	880.00	
	tion of business or profession or farm (attach detailed statement)	\$	0.00		0.00	
Income from Real Property		\$	0.00		0.00	
Interest and dividends	pport payments payable to the debtor for the debtor's use or that	\$ \$	0.00 0.00	-	0.00 0.00	
of dependents listed above.	pport payments payable to the debtor for the debtor's use or that	ľ	0.00	Ψ	0.00	
Social Security or other gove	ernment assistance					
Specify:		\$	0.00 0.00		0.00	
Pension or retirement incom Other monthly income	ne	\$	0.00	Ф	0.00	
Specify:		\$	0.00	\$	0.00	
TOTAL MONTHLY IN	COME	\$	3,581.50	T .	880.00	
	TAL COMBINED MONTHLY INCOME \$ 4,46 port also on Summary of Schedules)	1.50				

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re	Christopher Speyer	and Amy	Speyer	/ Debtor	Case No.	
					_	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	1,100.00
Are real estate taxes included? Yes No	Ψ	_,
Is property insurance included? Yes No		
Utilities: Electricity and heating fuel	\$	200.00
Water and sewer	\$	30.00
Telephone	\$	45.0
Other Cable	\$	60.00
Other Garbage	\$	30.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	50.00
Food	\$	800.00
Clothing	\$	200.00
Laundry and dry cleaning	\$	50.00
Medical and dental expenses	\$	270.00
Transportation (not including car payments)	\$	300.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
Charitable contributions	\$	35.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.0
Life	\$	0.0
Health	\$	130.0
Auto	\$	150.0
Other	\$	0.0
Other	\$	0.0
Other	\$	0.0
Taxes (not deducted from wages or included in home mortgage)		
Specify:	\$	0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	330.5
Other: Windstar Van	\$	410.4
Other:	\$	0.0
Other:	\$	0.0
Alimony, maintenance, and support paid to others	\$	225.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: Newspaper & Books	\$	30.0
Other:	\$	0.0
Other:	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	4,546.0

In

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

	Christopher and	Speyer		Case No. Chapter	7
_	Amy Speyer		Debtor		

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Year to date: 42,820.00 Last Year: 58,000.00 Year before: 56,400.00

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

4. Suits and administrative proceedings, executions, garnishments and attachments.

Collection of money

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER NATURE OF PROCEEDING **COURT OR AGENCY** AND LOCATION

STATUS OR DISPOSITION

Citibank South

Dakota, N.A. owed Superior Court for Clark County

Pending

Plaintiff

VS. Christopher Speyer Defendant

Fred Meyer

Garnishee

Defendant 03-2-01191-0

Columbia

Collection of money

Superior Court for

Pending

Collectors, Inc.

vs.

Christopher & Amy Speyer

04-2-05125-1

owed

Clark County

Household Finance

Corporation

Christopher & Amy

Speyer

vs.

Collection of money Superior Court for owed

Clark County

Pending

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION FORECLOSURE SALE,

NAME AND ADDRESS
OF CREDITOR OR SELLER

TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

Name: Wells Fargo Home

Mortgage

Address: 2600 Stockwell Drive

Concord, CA 94520

08/04 Description: House

Value:145,000.00

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

X NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

X NONE

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NONE

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls

NONE

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

DATES OF **ADDRESS** NAME USED **OCCUPANCY**

Debtor: Christopher & Amy Speyer Name (s): 11/98-9/04

Address: 1207 NE 85th Avenue

Vancouver, WA 98664

11/92-11/9 Debtor: Christopher & Amy Speyer Name(s): Address: 13313 NE 41st Street 8

Vancouver, WA 98682

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under and Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencment of this case.

NONE

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and					
that they are true and correct to the best of my knowledge, information, and belief.					
_					

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

In re Christopher Speyer and Amy Speyer			Case No. Chapter 7	
	Attorney for Debtor: Charle	s H. Buckley, Jr.	/ Debtor	
	S	TATEMENT PURSUAN	T TO RULE 2016(B)	
The	e undersigned, pursuant to F	Rule 2016(b), Bankruptcy Rules, s	tates that:	
1.	The undersigned is the atto	orney for the debtor(s) in this case	·.	
2.	a) For legal services rend connection with this cab) Prior to the filing of th	is statement, debtor(s) have paid		750.00 0.00 750.00
3.	\$ <u>209.00</u> of th	ne filing fee in this case has been	paid.	
4.	 The Services rendered or to be rendered include the following: a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code. b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court. c) Representation of the debtor(s) at the meeting of creditors. 			
5.	The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and None other			
6.	The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and <code>None other</code>			
7.	The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated: None			
8.		hared or agreed to share with any paid or to be paid except as follo	y other entity, other than with membows:	ers of undersigned's
Da	ted:	Respectfully submitted,		
	Attorney for F	X <u>/s/ Charles H. Buc</u> Petitioner:Charles H. Buckley Baum, Etengoff & E 900 Washington Str Suite 760	,, Jr. Buckley	

Vancouver WA 98660

UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankuptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can expain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankuptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under the plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have	read this notice.	
	/s/Christopher Speyer	
Date	Signature of Debtor	Case Number
	/s/Amy Speyer	
Date	Signature of Joint Debtor	
	DEBTOR COPY COURT COPY (circle one)	

UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF WASHINGTON

In re Christopher Speyer	Case No. Chapter 7	
	/ Debtor	
STATEMENT REGARDING CO	RPORATE RESOLUTION	
The undersigned is of Christopher Speyer, a corporation of this corporation.	ion. On the following resolution was duly adopted by the	
"WHEREAS, it is in the best interests of this corporation Bankruptcy Court pursuant to Chapter 7 of Title 11 of the United		
"NOW, THEREFORE, BE IT RESOLVED, that, of this execute and deliver all documents necessary to perfect the filin States Bankruptcy Court on behalf of the corporation; and	corporation, be and hereby is, authorized and directed to g of a Chapter 7 voluntary bankruptcy case in the United	
"BE IT FURTHER RESOLVED, that, of this corporatio all such bankruptcy proceedings on behalf of the corporation, ar and to execute and deliver all necessary documents on behalf of proceedings; and		
"BE IT FURTHER RESOLVED, that, of this corporatio Charles H. Buckley, Jr., Attorney and the law firm of Baum, Ete bankruptcy proceedings."	n, be and hereby is, authorized and directed to employ engoff & Buckley, to represent the corporation in said	
DECLARATION UNDER PENALTY OF PERJ	URY ON BEHALF OF A CORPORATION	
I, , of the corporation named as debtor in this case, declare resolution and it is true and correct to the best of my knowledge	under penalty of perjury that I have read the foregoing e, information, and belief.	
Date Signature /s	/	

Advanced Medical Imaging PO box 25594 Federal Way, WA 98093

Associate Recovery Systems 3225 N. Central Avenue Suite 801 Phoenix, AZ 85012

Bishop, Lynch, & White PS 720 Olive Way Suite 1301 Seattle, WA 98101-1801

Capital Credit & Collection 1200 SW Eastridge St., Ste 201 Portland, OR 97225

Capital One PO BOX 85617 Albuquerque, NM 87125

Citi Financial Inc PO Box 17127 Baltimore, MD 21297-1127

Collins Financial Services PO Box 160758 Austin, TX 78716-0758

Columbia Anethesia Group, PS PO Box 5157 Vancouver, WA 98668

Columbia Collectors Inc. 1104 Main Street, Rm 311 PO Box 848 Vancouver, WA 98666

Consumer Portfolio Services 16355 Laguna Canyon Road Irvine, CA 92618

Continental Alliance Inc. PO BOX C-68965 Seattle, WA 98168-0965 D&B Receivable Managment PO Box 509 Richfield, OH 44286

Ford Motor Credit PO Box 239801 Las Vegas, NV 89123

Household Financial Corp 8101 NE Parkway Dr Vancouver, WA 98662

Nelson & Kennard 1425 River Park Drive, Ste.540 Sacramento, CA 95815

Oxford Athletic Club 7588 Delaware Lane Vancouver, WA 98664

Qwest PO BOX 12480 Seattle, WA 98111-4480

Red Line Recovery Services 2350 N Forest Road, Suite 31B Getzville, NY 14068-1296

RJ Pediatric Dentist 14201 NE 20th Avenue, Building C, Suite B Vancouver, WA 98686

Sherman Financial Group PO Box 10497 Greenville, SC 29603

Suttle & Associates 7525 SE 24th Street, #310 Mercer Island, WA 98040 U. S. Trustee 600 Park Place Building 1200 Sixth Ave Seattle, WA 98101

Waste Management of Vancouver PO BOX 227 Vancouver, WA 98666-0227

Wells Fargo Home Mortgage 2600 Stockwell Drive Concord, CA 94520